

**REMARKS**

Claims 34-39, 41, 43-51, 53, and 58-70 remain pending in this application. No claims have been amended, added, or cancelled by this Response.

The Applicants graciously thank the Examiner for her consideration and withdrawal of the previous rejections under 35 U.S.C. § 101 and for double patenting.

**Rejections under 35 U.S.C. § 102(e)**

In the Final Office Action, the Examiner rejected Claims 34-39, 41, 43-51, 53, and 58-70 under 35 U.S.C. § 102(3) as being anticipated by U.S. Patent No. 6,070,150 to Remington et al. ("Remington"). In her rejection, the Examiner cited column 5, line 45 to column 6, line 30, and column 16, line 15 to column 15, line 15 of Remington, as teaching each limitation of every claim.

The Applicants respectfully submit that Remington fails to anticipate Claims 34-39, 41, 43-51, 53, and 58-70, by not disclosing, teaching, or suggesting each and every limitation thereof. Remington does not disclose a method or a system that generates *bill summary information*, as recited at least in the independent Claims 34, 44, and 70. Remington, instead, describes generating a single bill and presenting bill information from that single bill to the user. (See, e.g., Remington, col. 16, lines 35-42, col. 7, lines 50-60, and FIGS. 7-9.) The single bill, displaying all of the fields the biller intends to deliver to the payor, as disclosed in Remington, is quite different from the *bill summary information* recited in each of the independent claims of the present application, which includes a summary of information that would otherwise be presented in detailed bills.

More specifically, independent Claim 34 recites "processing bill data to generate bill summary information ...; storing the generated bill summary information; and transmitting the generated bill summary information for display." Because Remington does not disclose, teach, or suggest summary information as required by Claim 34, Remington fails to teach each limitation, and therefore does not anticipate Claim 34.

Independent Claims 44 and 70 similarly recite processing, storing, and transmitting bill summary information. For at least the same reasons as stated for Claim 34, Remington fails to teach or suggest each limitation, and therefore does not anticipate Claims 44 and 70.

Furthermore, Remington fails to teach or suggest other limitations recited in certain dependent claims of the present application. Certain examples of limitations recited in dependent claims, but not taught or suggested by Remington, are presented herein. Specifically, in one example, Remington does not teach “normalizing the bill information” as recited in Claims 35 and 45, and therefore does not anticipate Claims 35 and 45.

In another example, Remington does not teach “viewing a webpage over the Internet” to display bill summary information as recited in Claim 60, but instead requires a bill presentment and payment software application (e.g., a “BPP application 184”) residing with the payor’s computer (*see Remington*, col. 8, lines 22-24, and col. 9, lines 59-64). Thus Remington fails to anticipate Claim 60, for at least the reason that Remington requires a dedicated, specific computer application running on the payor’s computer to view bill information, while Claim 60 recites that the summary information is viewed using an Internet connection and web-browser.

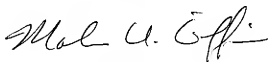
Claims 61 and 62, and corresponding Claims 66 and 67, provide yet another example where Remington fails to anticipate. Claims 61 and 66 recite that “the generated bill summary information represents a plurality of bills.” The entire disclosure of Remington discusses and illustrates presenting a single bill to the payor for display and remittance. (*See, e.g., Remington*, col. 16, lines 35-42, col. 7, lines 50-60, and FIGS. 7-9.) Nothing in Remington discloses or suggests presenting, in a single display, summary information representing a plurality of bills. Accordingly, the Applicants respectfully submit that Remington fails to anticipate Claims 61 and Claims 66 for at least these reasons. Similarly, Claims 62 and 67, depending from Claims 61 and 62, respectively, recite that “the plurality of bills is from a plurality of billers.” Again, Remington does not disclose presenting bill summary information representing a plurality of bills from a plurality of billers. At the very most, Remington teaches presenting detailed information representing a single bill from a single biller. Thus, the Applicants respectfully submit that for at least these reasons, Remington fails to anticipate Claims 62 and 67.

Accordingly, because Remington does not teach or suggest bill summary information, as discussed in detail above, the Applicants respectfully state that independent Claims 34, 44, and 70 are not anticipated thereby, and are thus are allowable. Furthermore, because Remington does not anticipate independent Claims 34, 44, and 70, the corresponding dependent Claims 35-39, 41, 43, 45-51, 53, and 58-69 are patentable as a matter of law, depending from allowable claims, notwithstanding their independent recitation of patentable features. Therefore, the Applicants respectfully request the Examiner's consideration of the remarks set forth herein, and request the pending claims be allowed.

#### CONCLUSION

It is not believed that extensions of time or fees for addition of claims are required, beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,



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Date: 8-14-07

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Attorney Docket No.: **23952-0035**